

# THE LONGEVITY REVOLUTION (AND HOW TO THINK ABOUT PAYING FOR IT)

## PRODUCTIVE LONGEVITY: THE NEW MACROECONOMIC IMPERATIVE

→ For over a century, the global community has celebrated the extraordinary increase in human lifespans as a crowning achievement of modern medicine and public policy. In 1870, the average lifespan in the United Kingdom was just 43; today, it is 82. In Saudi Arabia, the leap has been even more substantial, rising from 40 years in 1950 to nearly 79 today.

However, the narrative surrounding this "longevity revolution" has recently soured, framed increasingly as a looming "silver tsunami" that threatens to bankrupt pension systems and overwhelm health-care infrastructures.

This perspective is not only outdated, but also blinds us to much broader possibilities. Longevity should no longer be regarded merely as a niche health-care topic, but as a systemic transformation of our economies, labour markets, and public finances.

## THE SHIFT TO PRODUCTIVE LONGEVITY

The traditional "three-stage" life (learn, work, retire) is becoming obsolete. As the 60-plus cohort approaches 2 billion people by mid-century, we must transition to a model of "productive longevity."

This is a macroeconomic imperative. For individuals to fund longer lives, and for states to sustain economic participation, the very concept of "retirement" must be replaced by a "contribution arc."

This shift makes workforce participation, lifelong reskilling, and age-inclusive employment models core economic priorities. It requires a fundamental redesign of the labour market, in which older workers are viewed not as a collective burden to be phased out of the workforce, but as a valued social and economic asset.

In this new reality, success is measured not just by financial percentages, but by system-wide efficiency, including the integration of artificial intelligence to augment human productivity across a 50-year career.

## THE NEW CAPITAL STACK: ANCHORS AND SCALERS

Navigating this transition is a system-level challenge that surpasses the capacity of either purely public or purely private models. It requires a blended, long-horizon "capital stack" to fund the convergence of life sciences, AI-driven health care, and urban infrastructure.

This capital stack incorporates two crucial features:

- **Sovereign wealth funds (SWFs) as anchors:** Given their intergenerational mandates, SWFs are the natural anchors for the longevity economy. They possess a unique ability to deploy patient capital, an attribute that aligns with the multi-decade timeline of longevity assets, effectively crowding in global investment.
- **Private equity as the scaling mechanism:** Where SWFs provide the anchor, private equity and private credit provide the scale. The opportunity lies in "platform plays": integrated investments that connect age-inclusive housing, preventive health-care technology, and digital reskilling platforms, rather than betting on single, isolated assets.

## THE GULF AS A GLOBAL TESTING GROUND

The Gulf region, and Saudi Arabia in particular, is uniquely positioned to lead this global reset. While legacy economies struggle with the inertia of entrenched systems, the nations of the Global Cooperation Council (GCC) can treat longevity as a cornerstone of national competitiveness. →



### ABOUT THE AUTHOR

**JAVIER HERRERA** is a partner at Kearney and leads the firm's Private Equity and Principal Investors practice across the Middle East and Africa. He advises sovereign wealth funds and global investment firms on strategy, large-scale transformations, and value creation. Javier has worked extensively across North America, Europe, and Latin America, bringing deep experience in cross-border mergers and acquisitions, industrial strategy, and complex operating model design. With more than 15 years of consulting experience, he is known for supporting investors in unlocking value across the investment lifecycle, from due diligence through post-acquisition transformation and exit.

He is a strong advocate for workplace well-being and serves as a mental health ambassador within the firm, often drawing parallels between elite athletic performance and professional excellence. Javier holds an MBA from Carnegie Mellon University and a degree in industrial and systems engineering.

→ By leveraging the partnership between government direction and robust SWF activity, the region can pioneer public-private-philanthropic partnerships (PPPPs) to build the world's first truly age-inclusive urban ecosystems.

This is a unique opportunity for the GCC to position itself as a global hub for the longevity economy. By investing in the infrastructure and platforms that support longer, more productive lives, the region isn't just solving a local demographic challenge; it is exporting a blueprint for the future of global capital.

## A NEW ROI FOR THE 21ST CENTURY

The longevity revolution requires us to revisit our understanding of "return on investment." When longevity is treated as a convergence of sectors such as tech, housing, and finance, it transforms from a fiscal liability into the greatest driver of GDP growth in the 21st century. The question for leaders is no longer how we will pay for longevity, but how we will strategically invest in it to ensure that longer lives remain productive lives.

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